

# INTERNATIONAL SEARCH REPORT

International application No.  
PCT/AU2004/000855

A. CLASSIFICATION OF SUBJECT MATTER		
Int. CL ? : G06F 17/60		
According to International Patent Classification (IPC) or to both national classification and IPC		
B. FIELDS SEARCHED		
Minimum documentation searched (classification system followed by classification symbols)		
Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched		
Electronic data base consulted during the international search (name of data base and, where practicable, search terms used) WPAT, USPTO. Keywords: transaction, host, service, request, response, electronic and similar words		
C. DOCUMENTS CONSIDERED TO BE RELEVANT		
Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
X	WO 2001045057A1, (HYPERCOM CORPORATION), 21 June 2001 Whole document	1,8,9,10,16- 19,22- 28,31,39,40- 42
A	US 6264104B1, (JENKINS et al), 24 July 2001	
A	WO 2001086539A1, (CREDITEL (S) PTE LTD), 15 November 2001	
P,A	WO 2004003797A1, (INTELLECT HOLDINGS LIMITED), 8 January 2004	
<input type="checkbox"/> Further documents are listed in the continuation of Box C		<input checked="" type="checkbox"/> See patent family annex
<p>* Special categories of cited documents:</p> <p>"A" document defining the general state of the art which is not considered to be of particular relevance</p> <p>"B" earlier application or patent but published on or after the international filing date</p> <p>"L" document which may throw doubts on priority claim(s) or which is cited to establish the publication date of another citation or other special reason (as specified)</p> <p>"O" document referring to an oral disclosure, use, exhibition or other means</p> <p>"P" document published prior to the international filing date but later than the priority date claimed</p> <p>"T" later document published after the international filing date or priority date and not in conflict with the application but cited to understand the principle or theory underlying the invention</p> <p>"X" document of particular relevance; the claimed invention cannot be considered novel or cannot be considered to involve an inventive step when the document is taken alone</p> <p>"Y" document of particular relevance; the claimed invention cannot be considered to involve an inventive step when the document is combined with one or more other such documents, such combination being obvious to a person skilled in the art</p> <p>"&amp;" document member of the same patent family</p>		
Date of the actual completion of the international search 29 July 2004	Date of mailing of the international search report - 4 AUG 2004	
Name and mailing address of the ISA/AU <b>AUSTRALIAN PATENT OFFICE</b> PO BOX 200, WODEN ACT 2606, AUSTRALIA E-mail address: pct@ipaaustralia.gov.au Facsimile No. (02) 6285 3929	Authorized officer <b>S KAUL</b> Telephone No : (02) 6283 2182	

**INTERNATIONAL SEARCH REPORT**

Information on patent family members

International application No.  
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This Annex lists the known "A" publication level patent family members relating to the patent documents cited in the above-mentioned international search report. The Australian Patent Office is in no way liable for these particulars which are merely given for the purpose of information.

Patent Document Cited in Search Report		Patent Family Member					
WO	0145057	AU	20857/01				
US	6264104	AU	20619/95	AU	46917/93	CA	2142339
		EP	0654003	NZ	254689	SG	52389
		US	6029851	US	2002125314	WO	9404446
		WO	9526004				
WO	0186539	AU	14291/01				
WO	04003797						

Due to data integration issues this family listing may not include 10 digit Australian applications filed since May 2001.

**END OF ANNEX**

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<p>* Special categories of cited documents:</p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 30%; vertical-align: top;">           "A" document defining the general state of the art which is not considered to be of particular relevance         </td> <td style="width: 10%; vertical-align: top;">           "T"         </td> <td style="width: 60%; vertical-align: top;">           later document published after the international filing date or priority date and not in conflict with the application but cited to understand the principle or theory underlying the invention         </td> </tr> <tr> <td style="vertical-align: top;">           "E" earlier application or patent but published on or after the international filing date         </td> <td style="vertical-align: top;">           "X"         </td> <td style="vertical-align: top;">           document of particular relevance; the claimed invention cannot be considered novel or cannot be considered to involve an inventive step when the document is taken alone         </td> </tr> <tr> <td style="vertical-align: top;">           "L" document which may throw doubts on priority claim(s) or which is cited to establish the publication date of another citation or other special reason (as specified)         </td> <td style="vertical-align: top;">           "Y"         </td> <td style="vertical-align: top;">           document of particular relevance; the claimed invention cannot be considered to involve an inventive step when the document is combined with one or more other such documents, such combination being obvious to a person skilled in the art         </td> </tr> <tr> <td style="vertical-align: top;">           "O" document referring to an oral disclosure, use, exhibition or other means         </td> <td style="vertical-align: top;">           "&amp;"         </td> <td style="vertical-align: top;">           document member of the same patent family         </td> </tr> <tr> <td style="vertical-align: top;">           "P" document published prior to the international filing date but later than the priority date claimed         </td> <td></td> <td></td> </tr> </table>			"A" document defining the general state of the art which is not considered to be of particular relevance	"T"	later document published after the international filing date or priority date and not in conflict with the application but cited to understand the principle or theory underlying the invention	"E" earlier application or patent but published on or after the international filing date	"X"	document of particular relevance; the claimed invention cannot be considered novel or cannot be considered to involve an inventive step when the document is taken alone	"L" document which may throw doubts on priority claim(s) or which is cited to establish the publication date of another citation or other special reason (as specified)	"Y"	document of particular relevance; the claimed invention cannot be considered to involve an inventive step when the document is combined with one or more other such documents, such combination being obvious to a person skilled in the art	"O" document referring to an oral disclosure, use, exhibition or other means	"&"	document member of the same patent family	"P" document published prior to the international filing date but later than the priority date claimed		
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